

DEPARTMENT OF THE ARMY
HEADQUARTERS, US ARMY FIELD ARTILLERY CENTER AND FORT SILL
Fort Sill, Oklahoma 73503

USAFACFS Regulation
No. 210-4

11 Jun 82

Installations
PERSONAL COMMERCIAL AFFAIRS

Further supplementation by subordinate commanders is prohibited, unless specifically approved by Headquarters, USAFACFS.

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*This regulation supersedes USAFACFS Reg 210-4, 25 Oct 79 w/C1, 19 Nov 81; USAFACFS Reg 210-8-1, 22 May 78; and USAFACFS Reg 210-10-1, 7 Oct 74.

Section I. GENERAL

1. PURPOSE. This regulation--

- a. Prescribes policy on the solicitation and sales of goods, services, financial investments, commercial life insurance, and commodities on the Fort Sill military installation.
- b. Establishes procedures for authorization of solicitation privileges.
- c. Prescribes procedures for denial or suspension of solicitation privileges.
- d. Prescribes policies and procedures for investigative and enforcement actions.
- e. Provides for individual counseling assistance on consumer credit transactions.

2. APPLICABILITY.

a. This regulation applies to--

(1) All DA military and civilian personnel (including Army National Guard and Army Reserve personnel on active duty or annual training) entering the Fort Sill military installation.

(2) Individuals seeking to conduct commercial solicitation on Fort Sill. They will also be governed by the provisions of applicable regulations or statutes as delineated in paragraph 3.

b. The provisions of this regulation do not apply to--

(1) Sale and delivery of local newspapers to subscribers in government quarters.

(2) Employment of domestic labor.

(3) Visits to on-post residents by appointment to perform a repair service (i.e., television, telephone, automobile).

(4) Sale of commodities or services to the post AAFES facilities, the commissary, nonappropriated fund or related activities, and unit funds.

(5) The delivery of specifically ordered merchandise, or parcel deliveries.

(6) The one-time sale of personal property.

3. RELATED LAWS AND REGULATIONS.

- a. 15 USC 1601 (Truth in Lending Act).

- b. AR 15-6 (Procedure for Investigating Officers and Boards of Officers Conducting Investigations).
- c. AR 37-104-3 (Military Pay and Allowance Procedures, JUMPS).
- d. AR 60-20 (AAFES Operating Policies).
- e. AR 190-24 (Armed Forces Disciplinary Control Boards and Off-Installation Military Enforcement).
- f. AR 210-7 (Commercial Solicitation on Army Installations).
- g. AR 600-15 (Indebtedness of Military Personnel).
- h. AR 600-50 (Standards of Conduct for Department of the Army Personnel).
- i. 12 CFR 226 (Federal Reserve Regulation Z).
- j. 16 CFR (Door-to-Door Sales).

4. EXPLANATION OF TERMS.

- a. Agent: Anyone who solicits the ordering or purchasing of goods, services, or commodities in exchange for money.
- b. Commodities: Any item offered for sale by an agent.
- c. Financial Investment: Mutual funds, savings plans, and stocks and bonds listed with the main stock exchanges.
- d. Service: Labor performed for the benefit of a requestor wherein the requestor pays money for that labor.
- e. Solicitation: The conduct of any private commercial business.
- f. Door-to-Door Solicitation: A sales method whereby an agent proceeds randomly or selectively from household to household without specific prior appointments or invitations.
- g. Specific Appointment: A prearranged appointment that has been agreed upon by all parties concerned and is definite as to time, date, and location.

Section II. COMMERCIAL PRODUCT AND SERVICE SALES

5. POLICY.

- a. Solicitation on the Fort Sill military installation is a privilege, as distinguished from a right, and as such, is strictly prohibited except when specifically authorized by the installation commander or a designated representative.

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b. Authorized solicitation will not interrupt or interfere with military activities.

c. Reasonable and consistent standards will be applied to all solicitors in consonance with AR 210-7 in order to prevent fraudulent, usurious, or unethical business practices (appendix, AR 210-7).

d. Approval for more than one representative from any firm or company may be granted on a case-by-case basis.

e. Agents will not solicit an individual without first obtaining a specific appointment.

f. Solicitors will not offer financial benefit or other desirable favors to individuals to help or encourage sales transactions, except advertising materials normally with a value of \$1 or less.

g. Commercial solicitation by an active duty member of the Armed Forces of another member who is junior in rank, grade, or position, at any time, on or off the Fort Sill installation, is prohibited (AR 600-50).

h. Distribution of advertising material through message center channels is prohibited.

i. Distribution of advertising material to family housing areas by means other than US mail, unless specifically authorized, is prohibited.

j. Agents will not possess allotment forms at any time nor will agents assist in the administrative processing of allotment forms.

k. Agents will not conduct door-to-door solicitation, address military formations, or address groups of military or civilian personnel.

l. Under no circumstances will personnel rosters of officers, enlisted, or civilian personnel be given to any solicitor, agent, or salesperson, except as provided for under the Freedom of Information Act.

m. Violations of the provisions of paragraph 2-8f, AR 210-7 (Forbidden Solicitation Practices), constitutes grounds for Army-wide suspension of solicitation privileges.

n. Agents are authorized to transact business at Fort Sill, with military personnel or dependents, only when possessing FS Form 258 (Agent's Permit) (fig 2) issued by this headquarters. Prior to soliciting within a unit, an agent must present authorization to solicit and obtain permission from the appropriate subordinate commander. Personnel residing in family-type quarters and personnel residing in BOQ and BEQ may be interviewed in their quarters only at their request. Agents are not authorized to be accompanied by other personnel or agents when conducting interviews.

6. ADMINISTRATIVE SUPERVISION AND CONTROL. Administrative supervision and control of all matters concerning on-post commercial solicitation is delegated to the Chief, Personnel Services Division, US Army Field Artillery Center and Fort Sill (USAFACFS).

7. RESPONSIBILITIES.

a. Commanders will--

(1) Insure that all personnel are aware of this regulation and its contents.

(2) Prohibit solicitation practices stated in paragraph 2-8(f), AR 210-7.

(3) Specify periods during nonduty hours for solicitation, and provide a suitable place where agents may interview prospective purchasers, if appropriate.

(4) Require full disclosure and standards of fairness statements, as required by appendix, AR 210-7, and AR 600-15, prior to processing debt complaints.

(5) Advise personnel that individual counseling on loans and consumer credit transactions is available at the Consumer Affairs Office, Army Community Service, and the Legal Assistance Office, Office of the Staff Judge Advocate.

(6) Forward copies of directives pertaining to solicitation, published within their commands, to this headquarters, ATTN: Chief, Personnel Services Division.

b. Directors and supervisors will insure that assigned military and civilian personnel are aware of the contents of this regulation.

c. The Chief, Personnel Services Division, Directorate of Personnel and Community Activities, will--

(1) When deemed appropriate, submit requests to the Provost Marshal for local law enforcement agency checks on applicants prior to issuing FS Form 258.

(2) Process reports of suspected violations of solicitation regulations and suspend or revoke permission to solicit in accordance with chapter 4, AR 210-7 when necessary.

(3) Notify the Provost Marshal and the Staff Judge Advocate when action is taken to deny, suspend, or revoke solicitation privileges.

d. The Provost Marshal will--

(1) When requested, conduct a local law enforcement agency check on individual applicants and forward completed reports to Chief, Personnel Services Division.

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(2) When received, notify the Chief, Personnel Services Division, of reports of suspected violations of solicitation regulations.

e. The Staff Judge Advocate (Legal Assistance Officer) and ACS Consumer Affairs Officer will provide individual counseling on loans and consumer credit transactions in accordance with paragraphs 2-10c, d, and e, AR 210-7.

f. Military and civilian personnel who suspect that a violation of this section has occurred will immediately notify the Chief, Personnel Services Division, 351-4001.

8. APPLICATION TO SOLICIT.

a. Representatives of groups in (1), (2), and (3) below desiring to solicit on the Fort Sill military installation will submit requests in writing to the Commander, USAFACFS, ATTN: Chief, Personnel Services Division, Fort Sill, Oklahoma 73503. These groups include:

(1) Charitable, philanthropic, religious, patriotic, and veteran organizations desiring to canvass or appear on post.

(2) ROTC units desiring to conduct activities, such as ticket sales.

(3) Organizations with authority to operate on Fort Sill desiring to conduct projects, such as Girl Scout cookie sales.

b. Individual agents desiring to solicit the sale of commodities and services will submit requests in writing to the Commander, USAFACFS, ATTN: Chief, Personnel Services Division.

(1) Agents will--

(a) Read AR 210-7 and this regulation.

(b) If deemed applicable by the Chief, Personnel Services Division, complete FS Form 731 (Application for Solicitation Privilege on the Fort Sill Military Reservation) (fig 1), printed or typed in duplicate, and return it to Personnel Services Division for processing.

(c) Will provide two photos of appropriate size with the application.

(2) Upon notification that a local law enforcement agency check has been completed, the Provost Marshal will return FS Form 731 to Personnel Services Division. If approved, the agent will then be issued FS Form 258, will have it in his/her possession at all times while on the Fort Sill military installation, and will make it available to individuals solicited, upon request.

(3) Upon receipt of authorization, the agent will register his/her vehicle at the Office of the Provost Marshal, in accordance with USAFACFS Supplement 1 to AR 190-5.

9. APPROVING AUTHORITY.

a. The Deputy Installation Commander is the approving authority for applications submitted by organizations listed in paragraph 8a(1).

b. The Chief, Personnel Services Division, is the approving authority for applications submitted by organizations listed in paragraphs 8a(2) and (3).

c. The Post Solicitation Officer, Personnel Services Division, is the approving authority for applications submitted by individual solicitors, agents, and salespersons.

10. SUSPENSION OR WITHDRAWAL OF SOLICITATION PRIVILEGES. Grounds and procedures for suspending or withdrawing solicitation privileges are outlined in chapter 4, AR 210-7. Recommendations for suspension or withdrawal of privileges will be made in writing by the complainant concerned, and will be forwarded through channels to this headquarters, ATTN: ATZR-PAPS.

Section III. COMMERCIAL LIFE INSURANCE SALES

11. Policy.

a. Only those insurance companies and their designated agents who, upon compliance with paragraph 3-6, AR 210-7, obtain authorization by the installation commander are permitted to sell commercial life insurance on post. Each authorization will be limited to 1 year, and is valid only for the sale of life insurance. Withdrawal or suspension of this privilege may be effected by the installation commander any time it is deemed necessary.

b. The privilege of selling commercial life insurance on post in no way implies either official US Army endorsement or support of the respective insurance company or its designated agents.

c. The following persons are not authorized to represent commercial insurance companies regardless of any compensation they might receive:

(1) Military personnel on active duty.

(2) Civilian employees of the various military departments.

12. ADMINISTRATIVE SUPERVISION AND CONTROL.

a. Administrative supervision and control of all matters concerning commercial life insurance companies and their agents on post are delegated to the Chief, Army Community Service.

b. Counseling of personnel in accordance with paragraph 3-10, AR 210-7, is the responsibility of all commanders.

c. Use of allotments for payment of insurance premiums is authorized within the provisions of paragraph 3-9, AR 210-7. However, it should be emphasized that the allotment system is established as a convenience to military personnel, and is not to be abused or exploited.

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d. Personal Commercial Affairs Officers will be designated for all units, down to and including battery and company. The designating commanders will insure that those officers designated as Personal Commercial Affairs Officers are thoroughly familiar with the provisions of AR 210-7 and this regulation. Each officer designated will be furnished copies of the cited directives. The name of each officer designated Personal Commercial Affairs Officer will be forwarded to Chief, Army Community Service. An officer designated Personal Commercial Affairs Officer will perform necessary duties to insure compliance with all applicable directives. The Personal Commercial Affairs Officer will assist the Chief, Army Community Service in the supervision and control of commercial life insurance matters within the unit.

e. Commanders or Personal Commercial Affairs Officers will immediately report, in writing, violations or attempted violations of pertinent directives by insurance companies or their designated agents to the Chief, Army Community Service for action.

f. A copy of this regulation will be given to each agent upon issuance of a permit. At that time, the agent will sign a statement to the effect that he/she fully understands all provisions and restrictions contained in this regulation and AR 210-7, including the fact that any violation of any of the provisions may result in suspension or withdrawal of agent's permit. The agent will agree to represent only those companies listed on the permit, to sell only those policies which have been registered with the Chief, Army Community Service, and to conduct business with enlisted personnel who are living in barracks only within the times and locations specified by unit commanders and as designated by the installation commander.

13. COMPANY REGISTRATION. Insurance companies desiring to sell commercial life insurance on post will apply for permission annually between 1 March and 31 March. Applications and proof of licensing in the State of Oklahoma will be submitted to Commander, US Army Field Artillery Center and Fort Sill, ATTN: Chief, Army Community Service, Fort Sill, Oklahoma 73503.

14. AGENTS REGISTRATION.

a. Initial registration may be made at any time, and will be valid for the remainder of the company's annual registration period unless sooner revoked.

b. A permanent license from the State of Oklahoma is required before an agent can be granted permission to sell life insurance on the Fort Sill military reservation.

c. Upon registration, each agent will present a notarized letter, signed by the president or the vice-president of the company, and holding the company fully responsible for all actions of the agent on the Fort Sill military reservation. In addition, the notarized letter will contain a statement that the company will not accept business from agents of other companies operating on post.

d. Proof of 6 months full-time experience selling life insurance must be presented at the time of application for the permit.

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e. Each application will be accompanied by two prints of a recent passport-type photograph (2" x 2").

f. A permit to sell life insurance will not be granted to agents who have made three life insurance company changes in the 2 years preceding their requests for Fort Sill permits. Solicitation privileges will not be granted to an itinerant salesperson who has not resided near the installation within the past year. Exceptions to this policy may be made by the Chief, Army Community Service.

g. The initial registration of an agent may be delayed at the discretion of the Chief, Army Community Service when there is reason to believe that the privilege to conduct life insurance sales has been suspended or revoked at another installation.

h. The number of agents authorized to represent a particular company will be held to a minimum and will not exceed six.

i. Upon approval of solicitation permits, insurance agents will register their vehicles with the Provost Marshal in accordance with USAFACFS Supplement 1 to AR 190-5.

15. AGENTS RESTRICTIONS.

a. Agents are not permitted to sell insurance or to act as brokers for insurance companies not specifically listed on their permits. Agents will show their permits to individuals concerned when insurance business is transacted, and will point out that the name of the insurance company for which business is being conducted is listed on their permits.

b. Agents will not represent more than two life insurance companies at one time on the Fort Sill military reservation.

16. AGENTS PROHIBITIONS. Agents are prohibited from the following:

a. Solicitation during enlistment or induction processing, BCT, and first 6 weeks of One Station Unit Training.

b. Solicitation of "mass" or captive audiences.

c. Making appointments with or soliciting military personnel who are in an "on-duty" status.

d. Soliciting in areas utilized for the housing or processing of transient personnel. Barracks, dayrooms, dining facilities, training areas, etc., where military personnel congregate are off limits to insurance agents.

e. Procuring, or attempting to procure and/or supplying roster listings of DA personnel, except as provided for under the Freedom of Information Act.

f. The offering of unfair, improper and deceptive inducements to purchase or trade.

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g. The use on any manipulative, deceptive, or fraudulent device, scheme or artifice, including misleading advertising and sales literature.

h. Participating in any military sponsored insurance education or orientation program.

i. Displaying desk or other signs announcing the name or the company affiliation.

j. Offering or giving financial benefit or other valuable consideration to military or civilian personnel to facilitate solicitation or sales transactions, except advertising materials normally with a value of \$1 or less.

k. Displaying advertising material in unit areas, including distribution of advertising handouts or bulk delivery of material to units.

l. The possession of DA Form 1341 (JUMPS-Army Allotment Authorization). Possession of DA Form 1341 by agents will be grounds for permanent revocation of their permit to sell life insurance on the Fort Sill military reservation.

17. SALES AND OPERATION REQUIREMENTS.

a. Commanders will provide suitable times and places within unit areas where agents may interview prospective purchasers. A time and a place will be selected which does not interfere with unit operations or which does not infringe upon recreational activities of enlisted personnel. Barracks, day-rooms, dining facilities, training areas, etc., where military personnel congregate are off limits to insurance agents.

b. Agents desiring to conduct business in units will report initially to the unit headquarters for clearance. At that time, they will be informed of the times and locations set aside for the conduct of insurance business. The agent will sign a statement at this time, indicating that he/she has been fully informed of the designated time and location, will conduct business only where specified, and will not enter other parts of the unit area.

c. Interviews will be conducted on an individual basis by appointment only, and the following procedures will be observed:

(1) Once a request for interview has been made by the individual, an agent may write or telephone the individual to confirm the time.

(2) An agent will not be accompanied by another agent during an interview FOR ANY REASON.

(3) If an interview with an enlisted person in pay grades E1, E2, or E3 results in a signed application for insurance, a DA Form 2056 (Commercial Insurance Solicitation Record) will be prepared in duplicate by the agent. The original of DA Form 2056 will be delivered to the unit Personal Commercial Affairs Officer and the duplicate will be given to the applicant. Agents can obtain a supply of DA Form 2056 from the Chief, Army Community Service. Overprinting DA Form 2056 is prohibited. Personnel in pay grades E1, E2, or E3 who have purchased their insurance prior to entry into active military service are not required to process DA Form 2056.

(4) No more than four AIT trainees will be given appointments with any commercial life insurance representatives for an 2-hour period.

d. The procedures for appointments and the conduct of interviews outlined in c above do not apply to military members living in family housing on post. Appointments to see those persons at home will be made at their convenience; however, only agents authorized to sell insurance on post, as outlined by AR 210-7 and by this directive, may do so.

e. It is the desire of the installation commander that insurance policies be delivered to the insured person by the agent who made the sale within 30 days from the date of the application. Should unavoidable circumstances prevent this, the district or the agency manager will make delivery of the policy. Enlisted personnel who purchase insurance will be informed of this provisions by the agent at the time application is made, and will be given the agent's or company's address, so that tracer action may be initiated if the 30-day period has elapsed without delivery of the policy.

18. COUNSELING.

a. Counseling of all persons in grades E1, E2, and E3 will be accomplished by the unit Personal Commercial Affairs Officer in accordance with paragraph 3-10, AR 210-7.

(1) At least 7 days must elapse from the date DA Form 2056 is submitted to the counselor and the date the enlisted member returns for further processing of the form by the personnel officer.

(2) Upon receipt of DA Form 2056 by the personnel officer, DA Form 1341 will be executed by the individual and processed to the disbursing officer in accordance with DoD Pay Manual.

(3) Counseling will be accomplished any time during the 7-day minimum waiting period outlined in (1) above.

b. Unit Personal Commercial Affairs Officers will counsel personnel in pay grades E1, E2, or E3 before cancellation of an allotment for insurance, if the allotment has been in effect for a period of 6 months or less. To discontinue an allotment for insurance is costly, both to the government and to the individual, if the allotment has been in effect for only a short time.

c. Counseling will be available to personnel other than those in pay grades E1, E2, and E3, and especially prior to initiating an allotment for payment of life insurance premiums.

19. SUSPENSION OR WITHDRAWAL OF SALES PRIVILEGES. Suspension or withdrawal of sales privileges for cause may be effected at any time. Alleged violations of either this directive or the provisions of AR 210-7 will be investigated. Agents and/or insurance companies will be immediately notified, and will be given an opportunity to refute allegations. Procedures for suspension or withdrawal of sales privileges will be in accordance with paragraph 4-1, AR 210-7. The Chief, Army Community Service, is required to investigate suspected violations.

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20. ADVISORY ELEMENTS.

a. The advisory provisions of this paragraph will be brought to the special attention of all personnel by unit commanders or by unit Personal Commercial Affairs Officers.

b. Personnel are advised to examine the agent's permit (fig 1) before conducting insurance business to insure:

(1) The permit has not expired.

(2) The permit authorizes the agent to represent the company concerned.

c. Personnel will be advised that a permit authorizing insurance sales on post does not constitute official approval or endorsement of an insurance company or its agents.

d. Personnel are advised to ascertain and to carefully distinguish savings features, death benefits, the nontaxable estate values, and other features of policies offered.

e. The agent will be requested to explain differences in monthly, quarterly, semiannual, or annual premiums, since aggregate monthly premiums are generally higher than annual premiums.

f. If individuals are led to believe that money paid in a premium can be withdrawn at any time, it is usually a misrepresentation of facts. Most policies have no cash value until the end of the second year, and even then, the cash value is minimal compared to the premiums which have already been paid. Any cancellation of the insurance policy usually results in financial loss to the policyholder.

g. Usually, not more than 10 percent of an individual's pay should be committed to insurance payments. Enlisted personnel in lower grades should be especially cautioned concerning the difficulties of maintaining monthly payments on expensive types of insurance. Personnel having either no steady income or a limited income for a period of time following their military service, could be forced to let their insurance premiums lapse, resulting in a loss of a considerable amount of money.

h. Personnel receiving insurance information through the mail from companies not registered on post are encouraged to consult their unit Personal Commercial Affairs Officers before signing any agreement.

21. INFORMATION FOR PERSONAL COMMERCIAL AFFAIRS OFFICERS.

a. Unit Personal Commercial Affairs Officers will encourage military personnel to investigate comparative costs of life insurance policies. In most cases, approved cash or loan values of ordinary life policies build up at rates similar to those of much more expensive policies. All cash and loan values should be considered in relation to premium rates, since policies offering high cash and loan values also require large premium inputs. Provisions in policies referring to dividends are only estimated, and are not a guaranteed fixed value addition to any contract.

b. Unit Personal Commercial Affairs Officers should be familiar with some of the national publications which are available and that deal with the financial condition of life insurance companies. "Best's Life Insurance Reports," one of the most commonly used references of this type, may be used in the office of the Chief, Army Community Service.

c. Copies of AR 210-7 will be available to insurance agents for reference purposes only. Copies of AR 210-7 may be purchased by agents from the Superintendent of Documents, United States Government Printing Office, Washington, DC 20402.

Section IV. FINANCIAL INVESTMENT SOLICITATION

22. POLICY.

a. For the purpose of this section, representatives mentioned hereinafter are defined as registered representatives licensed in the State of Oklahoma. Broker dealers, underwriters, sponsors and any other companies registered by the State of Oklahoma Securities Commission will hereinafter be referred to as company or companies.

b. Solicitation of financial investments on the Fort Sill military reservation will be limited to those underwriting companies and representatives duly licensed by the State of Oklahoma Securities Commission. The privilege to solicit will be authorized by written permit subject to the provisions of this regulation and current Department of the Army regulations. This privilege is solely and specifically for the solicitation of financial investments as defined in section 1, paragraph 4. This privilege is subject to suspension or withdrawal for cause at any time. Where other investment service rendered is life insurance, compliance must also be made with US Army and Post regulations governing solicitation of life insurance (see section III).

c. The privilege and permit to conduct lawful investment business on this post does not imply that the company, its representatives, or its investment contracts bear an official approval.

d. Representatives authorized to sell financial investments on post must make every effort to give prompt service to their military clients.

e. Military personnel are not authorized to sell financial investments to persons who are junior in grade or rank. This prohibition is applicable to activities on or off the installation, in or out of uniform, and while on or off duty.

f. Under no circumstances will companies or representatives be supplied with lists of individual members, units, or sections of this command, except as provided for under the Freedom of Information Act.

g. Solicitation or the sale of financial investments to any enlisted soldier on this installation who is undergoing any phase of initial processing, basic training, or advance individual training is expressly prohibited.

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23. ADMINISTRATION.

a. The Chief, Army Community Service, US Army Field Artillery Center and Fort Sill, is responsible for the administration, supervision, and control of matters involving companies or representatives authorized to conduct investment business on the Fort Sill military reservation.

b. The Chief, Army Community Service, will maintain a listing of all accredited investment representatives authorized to transact business on the post.

c. Unit Personal Commercial Affairs Officers appointed in each brigade, group, battalion, separate unit will act as unit investment officers, and perform such duties as are necessary to ensure compliance with this directive and AR 210-10. They will assist the Chief, Army Community Service, in the supervision and control of matters involving the solicitation and sale of financial investments at Fort Sill.

d. Commanders or unit investment officers will report any violation or attempted violations of pertinent directives by companies or representatives immediately in writing to the Chief, Army Community Service, for necessary action.

24. COMPANY REGISTRATION. Companies are required to register annually between 1 March and 31 March for permission to sell investments on the Fort Sill military reservation. Only those companies registered with the Oklahoma Securities Commission will be authorized. Companies desiring registration must apply in writing to the Commander, US Army Field Artillery Center and Fort Sill, ATTN: Post Investment Officer, Army Community Services, giving the information required in paragraph 25 below.

25. REGISTRATION AND RESTRICTIONS OF REGISTERED REPRESENTATIVES.

a. All representatives will be required to register annually between 1 March and 31 March with the Post Investment Officer for permission to conduct the sale of financial investments at Fort Sill. Initial registration may be made any time for the remainder of the current registration period.

b. When requesting registration, a representative will present a notarized letter signed by the president or vice-president of the company appointing the representative to represent the company on the post, and binding the company to assume full responsibility for the actions of its representatives. The letter must include a statement that business will be accepted only from representatives operating on this post who are licensed by the Oklahoma Securities Commission.

c. Applications will be accompanied by two passport-type photographs 2" x 2" in size.

d. Initially, when a permit card is issued, the representative will sign a receipt for a copy of this regulation, indicating that he/she has read and understands it, and further understands that any violation of this regulation or other pertinent regulations may result in withdrawal of their permit and any such further action as may be deemed appropriate including, but not limited to, reporting violators to other appropriate regulatory authorities.

e. Normally, only six representatives will be authorized to represent any one firm or local investment agency. Exceptions to this policy may be made when an individual firm or agency represents 100 or more different fund portfolios. Request for exceptions will be forwarded to the Adjutant General for final approval.

26. SOLICITATION AND OPERATING REQUIREMENTS.

a. Commanders will provide a suitable time and place, during off duty hours, within the unit areas where representatives may interview prospective purchasers. A time and place will be selected which does not interfere with unit operations or infringe on recreational activities of enlisted personnel. Barracks, dayrooms, mess halls, training areas, and other areas and facilities where soldiers congregate are off limits to investment representatives.

b. Interviews will be conducted by appointment only, and the following procedures will be observed:

(1) Representatives may write or telephone an individual to set the time for the interview, once a request for interview has been made by the individual.

(2) Appointment will be made within the time and at the place specified by the unit commander.

(3) A representative will not be accompanied by another representative during the interview, regardless of whether that representative represents the same company or other companies.

c. Authorized representatives desiring to conduct business with an individual on this installation will initially report to the individual's unit headquarters for clearance by the unit investment officer. At that time, representatives will be informed of the time and location set aside for the conduct of investment business. Concurrently, they will be required to sign a statement indicating that they have been fully informed of the time and location, will conduct business only where specified, and will not move around other parts of the unit area.

d. The procedures for appointments and the conduct of interviews outlined in b and c above do not apply to military members living in family or bachelor housing. Appointments to see those persons at home will be made at their convenience; however, only representatives authorized to sell financial investments on post may do so.

e. The total cost of the investment to include fees, sales charges, custodian charges, and any other charges, and the actual dollar amount which will be invested after deducting said charges will be made known to the potential investor before completion of any sale.

f. A current prospectus will be given to the investor at the completion of the sale. No investment contract will be binding until the investor signs the application for the investment and receives a receipt.

g. Representatives are permitted to sell financial investments only for those companies indicated on their FS Form 258 (Fort Sill Permit Card), and are required to show their permit when requested each time business is transacted.

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h. Individual companies are authorized to do business on the Fort Sill military reservation only through those representatives authorized by this command to solicit business for their specific companies.

i. Distribution of business reply cards, flyers, or other advertising material is prohibited on the installation, other than in connection with a specific business transaction. This does not preclude use of United States Postal Service for distributing literature, provided individual names and addresses are used.

j. Financial benefit or other valuable consideration will not be offered to military or civilian personnel by representatives of investment companies to facilitate sales, nor will such offers be accepted. This does not preclude advertising material for prospective purchasers, such as pens, pencils, wallets, notebooks, etc., normally with a value of \$1 or less.

k. Representatives of companies are prohibited from addressing military formations or groups of military personnel on the reservation.

l. The investment contract or certificate will be mailed to the investor by the company immediately after the effective date of the agreement. The representative who made the sale will discuss the investment contract with the investor, if necessary, and emphasize that the investment contract must be surrendered when the investor desires to sell his shares in the investment.

m. The representative will explain quarterly, semiannual, or annual dividends and capital gains.

n. The representative will explain to the individual that he can get the current value of his shares out at any time. This may be more or less than he paid for his shares. However, any plan of investments in securities subject to market fluctuations does not and cannot assure a profit. It provides a way of investing that has proven its value when followed faithfully in both good and bad times.

27. VIOLATIONS.

a. Any privilege granted any company or representative of any investment company may be withdrawn or suspended when it is determined that sufficient cause exists for such withdrawal or suspension. Determination of sufficient cause for withdrawal or suspension rests with the installation commander.

b. Individuals will report complaints against representatives and/or their respective companies to their unit investment officer.

c. Commanders or unit investment officers will report complaints against representatives or their companies and violations or attempted violations of pertinent directives by companies or their designated representatives immediately to the Chief, Army Community Service.

d. In the event a representative represents more than one company, any infraction of the regulations resulting in suspension of privilege while representing one of these companies will result in suspension of privilege to represent all companies.

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28. ADVISORY ELEMENTS.

a. Personnel are advised to examine the permit authorizing a representative to conduct the sale of investments at Fort Sill. This permit merely recognizes the legal existence of a company and licensing of its representatives, and in no way constitutes an endorsement or approval of the company or representative.

b. Personnel are advised to ascertain and very carefully distinguish the savings features, costs, and the potential capital gain and dividend tax advantages. Other features of systematic investment, and/or lump sum payment plans should be considered. The availability of savings coupled with other features of the investment plan should be compared to that offered by United States Savings Bonds.

c. As a general rule, an individual should commit only an amount of money that he could save without altering his present standard of living.

d. The investment contract or certificate should be kept in a safe or secure location.

Section V. REFERENCES

29. REFERENCES.

- a. AR 60-10
- b. AR 210-7
- c. AR 210-10
- d. AR 600-50
- e. USAFACFS Supplement 1 to AR 190-5
- f. DoD Pay Manual

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FOR INFORMATION REQUIRED BY PRIVACY ACT (SEE REVERSE)

APPLICATION FOR SOLICITATION PERMIT (USAFACFS Reg 210-4)				
SECTION I - IDENTIFICATION				
NAME (Last, first, MI - Show any alias used.) SMITH, JOHN J.			HOME ADDRESS 1219 Old Lawton Pl, Lawton, OK 73501	
PLACE AND DATE OF BIRTH New York City, New York 23 Oct 48		SSAN 000-00-0000	TELEPHONE Area Code 405 HOME: 353-0000 OFFICE: 355-0000	
SECTION II - GENERAL INFORMATION (Use Remarks, Section VI, if additional space is needed.)				
NAME OF ORGANIZATION REPRESENTED Goodnight Industries			ADDRESS 1416 W. Lassiter Oklahoma City, OK	
LOCAL BUSINESS NAME Southwest Enterprises			ADDRESS 1219 Old Lawton Pl Lawton, OK 73501	TELEPHONE (405) 355-0000
REGISTRATION AND LICENSING REQUIREMENTS OF STATE OR CIVIL AUTHORITIES AND EXPIRATION DATE: License #4725A Commodity Sales Tax License #97326B Scty of State, OK City, OK Lawton Tax Commission				
List Armed Forces Installations on which you have solicited:				
MONTH AND YEAR FROM TO		NAME OF INSTALLATION	REASON FOR TERMINATION	
Apr 69 Jun 73		Fort Benning, GA	Moved for higher pay	
List your employment for the past 5 years:				
MONTH AND YEAR FROM TO		NAME AND ADDRESS OF EMPLOYER	NAME OF SUPERVISOR	REASON FOR LEAVING
Jan 74 Present		Self-Employment (see above)	N/A	N/A
Have you ever been arrested for any offense, other than a traffic violation? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO If answer is "yes" complete the following:				
MONTH	YEAR	NATURE OF OFFENSE	LOCATION OF COURT OR HEARING	DISPOSITION
LIST ALL COMMODITIES OR SERVICES OFFERED FOR SALE: (ATTACH CATALOG AS APPROPRIATE) Catalog is attached.				
SECTION III - STATEMENT BY APPLICANT				
1. I have read AR 210-7 and U.S. Army Field Artillery Center and Fort Sill Regulation 210-4 governing personal commercial affairs and fully understand conditions under which I am authorized solicitation privileges on the Fort Sill Military Reservation. 2. I understand that any violation or noncompliance with the regulations may result in withdrawal of the privilege of solicitation for myself and my employer. 3. The above information is true and complete to the best of my knowledge. I understand the refusal to answer a question or the submission of incorrect or misleading information may be the basis for denying, suspending, or revoking my solicitation privilege.				
Sworn to and subscribed before me this <u>17th</u> day of <u>October</u> , 19 <u>78</u>			Signature of Applicant	
			(Signature of Notary or Commissioned Officer)	
SECTION IV - STATEMENT BY PRESIDENT OR VICE-PRESIDENT OF ORGANIZATION				
1. I understand we are fully responsible for the above-named agent and his actions while on the Fort Sill Military Reservation. 2. Our organization and our agent meet the registration and licensing requirements of the State of Oklahoma and any other applicable regulatory requirements imposed by civil authorities. Our agent will present documentary evidence of this upon demand.				
(Signature of President or Vice-President of Organization)				

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SECTION V - TRANSMITTAL		
TO: Provost Marshal		FROM: DPCA
Request a local law enforcement agency check be conducted to include Lawton Sheriff's Department, Lawton Police Department, and the Provost Marshal to establish eligibility of above-named individual to solicit on the Fort Sill Military Reservation.		
DATE 18 Oct 78	TYPED NAME, GRADE, AND TITLE MARK S. LANE, CPT Asst DPCA	SIGNATURE SAMPLE
TO: DPCA		FROM: Provost Marshal
A local law enforcement agency check on the above-named individual was conducted with the following results: <input checked="" type="checkbox"/> NO RECORD <input type="checkbox"/> SEE REMARKS (SECTION VI)		
DATE 25 Oct 78	TYPED NAME, GRADE, AND TITLE JAMES SHERRIF, MAJ Deputy Provost Marshall	SIGNATURE

SECTION VI - REMARKS
SAMPLE

SECTION VII		
The above-named individual has been granted the privilege of soliciting the sale of commodities or services listed in Section II on the Fort Sill Military Reservation. A FS Form 285 was issued on <u>26 Oct 19 78</u> .		
This authorization expires on <u>25 Oct 79</u> unless sooner suspended or revoked.		
DATE 26 Oct 78	TYPED NAME, GRADE, AND TITLE JIM B. GRANTOR, MAJ Solicitation Officer	FOR THE COMMANDER:

DATA REQUIRED BY PRIVACY ACT OF 1974	
Authority:	Title 5, USC, Sec 301.
Purpose:	Obtain required data on individuals who seek solicitation privileges on Fort Sill Military Reservation.
Routine Use:	Information gathered will be used by authorized personnel to determine granting of solicitation privileges.
Disclosure:	Voluntary. Permits will not be granted if information is not given.

Figure 1 (cont)

L5029 Army-Ft. Sill, Okla.

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SOLICITATION PERMIT

**PASSPORT
PHOTO**

BY APPOINTMENT ONLY

No. 000 Expires 25 Oct 79
U.S. ARMY FIELD ARTILLERY CENTER
AND FORT SILL

FORT SILL, OKLAHOMA

Identification Only

THIS CARD DOES NOT CONSTITUTE APPROVAL
OF ANY POLICY, CONTRACT, OR COMPANY

Mr. John J. Smith

representing Southwest

Enterprises

is authorized to transact lawful
sale of commodities business
at this installation under the pro-
visions of current regulations.

Signature of Representative

FS Form (DPCA-PSD) 258
Rev 28 Sep 79

Signature of Approving Officer

BY APPOINTMENT ONLY

Figure 2. Example of FS Form 258.

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(ATZR-PP)

FOR THE COMMANDER:

OFFICIAL:

GERALD P. STADLER
Colonel, GS
Chief of Staff


EMMETT O. ALBRIGHT
Assistant Adjutant General

DISTRIBUTION:

A

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